

15/12
10/18/03

**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Art Unit 3624
Examiner Daniel S. Felten

In Re: Srihari Kumar et al.
Case: P3966
Serial No.: 09/854,222
Filed: 05/10/01
Subject: Interactive Funds Transfer Interface

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SEP 22 2003

To the Commissioner of Patent and Trademarks
Washington, D.C. 20231

Dear Sir:

Response B

In the claims:

All of the claims standing for examination are reproduced below for
examination.